

## REMARKS

### I. STATUS OF THE CLAIMS

After entry of the present amendment, Claims 2-3 are pending in this application. Claim 2 has been amended by the present amendment to remove the words "or personal account". Claims 1 and 4-21 have been previously canceled without prejudice or disclaimer of the subject matter therein. No new matter has been added by the present amendment.

In the Office Action, claim 2 is objected to for informalities: Applicant is advised to remove the word "personal account" in the claim in order to place the application in condition for allowance.

### II. ALLOWABLE SUBJECT MATTER

Applicant has made the amendment to claim 2 as requested by Examiner. Accordingly, it is respectfully requested that the objection to the claim be withdrawn and the application be placed in condition for allowance.

### III. CONCLUSION

The above-discussed remarks are believed to place the present Application in condition for allowance. Should the Examiner have any questions regarding the above amendments, the Examiner is requested to telephone Applicant's representative at the number listed below.

Respectfully submitted,

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